

ENCLOSED DOCUMENTS LIST

Independence Home Loans LLC

Loan #: 1526024966

Date: January 21, 2026

Borrower(s): Henry A Newbold, Terrie L Newbold

The following documents are enclosed.

1. ☐ Enclosed Documents List
2. ☐ Counseling Checklist for Military Homebuyers
3. ☐ Loan Estimate
4. ☐ Supplemental Consumer Information Form
5. ☐ Uniform Residential Loan Application
6. ☐ Uniform Residential Loan Application - Lender Loan Information
7. ☐ Borrower Consent to the Use of Tax Return Information
8. ☐ Borrower Signature Authorization
9. ☐ Opt-Out for Credit Monitoring
10. ☐ New Jersey Application Disclosure Form
11. ☐ Federal Equal Credit Opportunity Act Notice (ECOA)
12. ☐ Customer Identification Verification
13. ☐ Electronic Delivery Consent And Intent To Proceed
14. ☐ Veteran's Statement Regarding Loan Refinance And Lender's Certification
15. ☐ Housing Counselors Near You
16. ☐ Disclosure Notices
17. ☐ New Jersey Choice of Insurance Notice
18. ☐ Acknowledgment of Receipt of Homeownership Counseling Notice
19. ☐ New Jersey Right to Own Attorney Disclosure and Fee Notice
20. ☐ Privacy Form - No Opt Out
21. ☐ Additional Details for Services You Can Shop For
22. ☐ VA Questionnaire
23. ☐ Borrower's Certification and Authorization
24. ☐ Borrower's Certification, Authorization and Consent
25. ☐ IVES Request for Transcript of Tax Return
26. ☐ General Consent for Contact Information
27. ☐ Halcyon Consent Form
28. ☐ Marketing Consent for United Wholesale Mortgage

